

**Information to identify the case:**

Debtor 1	<b>Darlene K. Hasko</b>	Social Security number or ITIN	xxx-xx-2849
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-20618-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darlene K. Hasko

9/10/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Darlene K. Hasko  
 Debtor

Case No. 16-20618-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Sep 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2019.

db  
 516210355 +Darlene K. Hasko, 1140 Snyder Avenue, West Deptford, NJ 08093-1949  
 516210356 Atlantic Credit & Finance SFU (ACF), PO Box 12966, Roanoke, VA 24030-2966  
 516210362 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 516433231 EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730  
 +First Guaranty Mortgage Corporation, RoundPoint Mortgage Servicing Corporatio,  
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930  
 517553268 First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, PO Box 52708,  
 Irvine, CA 92619-2708  
 517553269 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, PO Box 52708,  
 Irvine, CA 92619-2708, First Guaranty Mortgage Corporation,  
 c/o Rushmore Loan Management Services 92619-2708  
 517557148 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, PO Box 55004,  
 Irvine, CA 92619-5004  
 516552254 First Guaranty Mortgage Corporation, KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 516222214 +First Guaranty Mortgage Corporation, Kivitz, McKeever, Lee, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 517557149 First Guaranty Mortgage Corporation, PLUESE, BECKER & SALTZMAN, LLC,  
 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  
 516210363 First National Bank of Omaha, PO Box 3696, Omaha, NE 68103-0696  
 516360954 +First National Bank of Omaha, c/o Brumbaugh and Quandahl, P.C.,  
 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312  
 516210365 +Fuhrman & Edelman, The Ellipse Building, Ste 9, 4201 Church Rd,  
 Mount Laurel, NJ 08054-2231  
 516210367 +Mountain Summit Financial, Inc., 635 E State Highway 20 F, Upper Lake, CA 95485-8793  
 516210368 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 516210370 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 516432617 +TD Bank, N.A., PO Box 16029, Lewiston, Maine 04243-9507  
 516434256 +TD Bank, N.A., Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205,  
 Jersey City, NJ 07302-3835  
 516210373 +Westlake Financial Services, PO Box 54607, Los Angeles, CA 90054-0607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2019 23:30:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2019 23:30:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516210354 EDI: ARSN.COM Sep 11 2019 02:58:00 ARS National Services Inc., PO Box 469100,  
 Escondido, CA 92046-9100  
 516210357 EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516241999 EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516210359 EDI: CITICORP.COM Sep 11 2019 02:58:00 Citi Cards, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 516210360 EDI: WFNBN.COM Sep 11 2019 02:58:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
 Columbus, OH 43218-2125  
 516354150 +EDI: WFNBN.COM Sep 11 2019 02:58:00 Comenity Capital Bank, C O WEINSTEIN & RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516210361 EDI: DISCOVER.COM Sep 11 2019 02:58:00 Discover, PO Box 30421,  
 Salt Lake City, UT 84130-0421  
 516220637 EDI: DISCOVER.COM Sep 11 2019 02:58:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516210364 +E-mail/Text: fggbanko@fgny.com Sep 10 2019 23:29:37 Forster, Garbus & Garbus, 7 Banta Pl,  
 Hackensack, NJ 07601-5604  
 516210366 EDI: MID8.COM Sep 11 2019 02:58:00 Midland Funding, LLC, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 516344097 +EDI: MID8.COM Sep 11 2019 02:58:00 Midland Funding, LLC, P.O. Box 2011,  
 Warren, MI 48090-2011  
 516210369 +EDI: RMSC.COM Sep 11 2019 02:58:00 PayPal Credit, PO Box 5138,  
 Lutherville Timonium, MD 21094-5138  
 516276943 EDI: Q3G.COM Sep 11 2019 02:58:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 518055825 +E-mail/Text: bncmail@w-legal.com Sep 10 2019 23:30:45 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 518055826 +E-mail/Text: bncmail@w-legal.com Sep 10 2019 23:30:45 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
 SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132  
 516433496 EDI: TDBANKNORTH.COM Sep 11 2019 02:58:00 TD Bank NA,  
 c/o Schiller Knapp Lefkowitz & Hertzfel L, 70 Gray Road, Falmouth, ME 04105  
 516210372 EDI: TDBANKNORTH.COM Sep 11 2019 02:58:00 TD Bank, N.A., PO Box 219, Lewiston, ME 04243  
 516210371 EDI: TDBANKNORTH.COM Sep 11 2019 02:58:00 TD Bank, N.A., PO Box 84037,  
 Columbus, GA 31908-4037

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Sep 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516429966 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 10 2019 23:30:33  
WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516210358 ##++++CENTRAL CREDIT SERVICES, LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708  
(address filed with court: Central Credit Services, LLC, 20 Corporate Hills Dr,  
Saint Charles, MO 63301-3749)

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor First Guaranty Mortgage Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor Westlake Financial Services  
jschwartz@mesterschwartz.com  
Joshua I. Goldman on behalf of Creditor First Guaranty Mortgage Corporation  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael E. Blaine on behalf of Creditor TD Bank, N.A.  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com  
Rebecca Ann Solarz on behalf of Creditor First Guaranty Mortgage Corporation  
rsolarz@kmlawgroup.com  
Rex J. Roldan on behalf of Debtor Darlene K. Hasko roldanlaw@comcast.net, roldanlaw1@gmail.com  
Robert P. Saltzman on behalf of Creditor First Guaranty Mortgage Corporation dnj@pbslaw.org  
TOTAL: 9